(Official Form 1)(12/03)

FORM B1

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

Voluntary Petition

Debtor	Joint Debtor
Name of Debtor (if individual, enter Last, First Middle): **Musmanno, Josephine**	Name of Joint Debtor (Spouse) (if individual, enter Last, First Middle):
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): **aka Josephine Judith Stevi**	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all): **xxx-xx-0099**	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No (if more than one, state all):
Street Address of Debtor (No. and Street, City, State and Zip Code): **67-30 161st Street** **Apt. 1B** **Flushing, NY 11365**	Street Address of Joint Debtor (No. and Street, City, State and Zip Code):
County of Residence or of the Principal Place of Business: **Queens**	County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): **67-30 161st Street** **Apt. 1B** **Flushing, NY 11365**	Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor (if different from street address above):

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

- ☑ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- ☑ Individual(s)
- ☐ Railroad
- ☐ Corporation
- ☐ Stockbroker
- ☐ Partnership
- ☐ Commodity Broker
- ☐ Other______________________
- ☐ Clearing Bank

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- ☑ Chapter 7
- ☐ Chapter 11
- ☐ Chapter 13
- ☐ Chapter 9
- ☐ Chapter 12
- ☐ Section 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

- ☑ Consumer/Non-Business
- ☐ Business

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined by 11 U.S.C. Sec. 101.
- ☐ Debtor is & elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Filing Fee (Check one box)

- ☑ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3.

Statistical/Administrative Information (Estimates only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☑ Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-Over
	☑	☐	☐	☐	☐	☐

Estimated Assets

$0 to $50,000	$50,001 to $100,000	$100,001 to $500,000	$500,001 to $1 million	1,000,001 to $10 million	$10,000,001 to $50 million	$50,000,001 to $100 million	More than $100 million
☑	☐	☐	☐	☐	☐	☐	☐

Estimated Debts

$0 to $50,000	$50,001 to $100,000	$100,001 to $500,000	$500,001 to $1 million	1,000,001 to $10 million	$10,000,001 to $50 million	$50,000,001 to $100 million	More than $100 million
☑	☐	☐	☐	☐	☐	☐	☐

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(Official Form 1)(12/03) FORM B1, Page 2

Voluntary Petition (page 2)

(This page must be completed and filed in every case)

Name of Debtor(s): **Josephine Musmanno**

Prior Bankruptcy Case(s) Filed Within Last 6 Years (If more than two, attach additional sheet)

Location Where Filed:	Case Number:	Date Filed:
None		
Location Where Filed:	Case Number:	Date Filed:

Pending Bankruptcy Case(s) Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:	Case Number:	Date Filed:
None		
District:	Relationship:	Judge:

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X **/s/ Josephine Musmanno**
Josephine Musmanno

X ______________________________

____
Telephone Number (If not represented by an attorney)

03/30/2005
Date

Signature of Attorney

X **/s/ Thomas A. Farinella**
Thomas A. Farinella Bar No. **TF8309**

Law Offices of Gus Michael Farinella
180 West 20th Street
Suite 4M
New York, NY 10011

Phone No.**(212) 675-6161** Fax No.**(212) 675-4367**

03/30/2005
Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X ______________________________

____
Printed Name of Authorized Individual

____
Title of Authorized Individual

03/30/2005
Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner named in the foregoing petition that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X **/s/ Thomas A. Farinella** 03/30/2005
Thomas A. Farinella Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.
☑ No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

____
Printed Name of Bankruptcy Petition Preparer

____
Social Security Number

____
Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X ______________________________
Signature of Bankruptcy Petition Preparer

____
Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both (11 U.S.C. § 110; 18 U.S.C. § 156).

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UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	**$895.00**
Prior to the filing of this statement I have received:	**$800.00**
Balance Due:	**$95.00**

2. The source of the compensation paid to me was:
   ☑ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:
   ☑ Debtor ☐ Other (specify)

4. ☑ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

   ☐ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
   a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
   b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
   c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

03/30/2005
Date

/s/ Thomas A. Farinella
Thomas A. Farinella Bar No. TF8309
Law Offices of Gus Michael Farinella
180 West 20th Street
Suite 4M
New York, NY 10011
Phone: (212) 675-6161 / Fax: (212) 675-4367

/s/ Josephine Musmanno
Josephine Musmanno

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK

In re: Josephine Musmanno Case No.
Chapter 7

_/Debtor
Attorney For Debtor: Thomas A. Farinella

STATEMENT PURSUANT TO LOCAL RULE 2017-1

Thomas A. Farinella, an attorney duly admitted to practice in this Court, states the following under penalty of perjury:

1. I am a sole practitioner and attorney of record for the above-named debtor, and I have been retained as counsel in connection with the filing of a petition for bankruptcy under Chapter 7 of the United States Bankruptcy Code.

2. Prior to the filing of the petition herein, I rendered the following services to the above-named debtor:

Date	Service	Time & Rate
March 2005		
16	Thomas A. Farinella initial meeting w/ clients to discuss various options regarding status of financial situation. Review of approximately 6 credit card & loan statements, and other letters from debtor's creditors. Discussion of potential chapter 13 filing or credit card consolidation, finance charges, & chapter 7 filing, possible adversary proceedings. Conducted extensive questionnaire in writing covering, debt, assets, income, living & job related monthly expenses.	1 hr @ $275/hr
17	Law Clerk/Paralegal contact certain creditors regarding our representation of debtor's in a bankruptcy proceeding under Chapter 7.	1 hrs @ $95/hr
19	Law Clerk/Paralegal contact certain creditors regarding our representation of debtor's in a bankruptcy proceeding under Chapter 7.	1 hrs @ $95/hr
21	Law Clerk/Paralegal contact certain creditors regarding our representation of debtor's in a bankruptcy proceeding under Chapter 7.	.5 hrs @ $95/hr

In re: Musmanno, Josephine
Rule 2017-1 continued

March 2005

29	Thomas A. Farinella in conjunction with paralegal prepared, petition, schedules, statement of financial affairs as draft to review with client at meeting scheduled for 3/30/2005.	
	Thomas A. Farinella:	.5 hrs @$275/hr
	Paralegal/Law Clerk:	1 hr @ $95/hr
30	Complete final petition, schedules & statement of financial affairs for signing w/ client in the office. Meet w/ and execute petition, and verifications w/ client and discuss procedure of actual filing, court notices, & anticipated 341 meeting. Print final petition, copy petition, prepare court forms for filing, actual filing of case with clerk of court.	
	Paralegal/Law Clerk	.5 hrs @$95/hr

NOTE. Above hours may not include various telephone conferences w/ debtor's creditors from beginning of my representation and through filing of the actual petition. This case includes 6 creditors who call constantly for an update on the status of the case.

3. All services rendered prior to the filing of the petition herein were rendered personally or supervised directly by me.

4. My usual rate of compensation on bankruptcy matters of this type is $275 per hour, for associates the usual rate if $225 per hour, paralegal/law clerk the usual rate if $95 per hour, the fee in this case is a flat fee although billable time expended exceeds the flat fee.

Dated: 3/30/2005

___/s/Thomas A. Farinella________

Thomas A. Farinella, Esq. TF8309
Counsel for Debtor(s)
180 West 20th Street
Suite 4M
New York, NY 10011
(212) 675 - 6161

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
SUMMARY INFORMATION SHEET
BANKRUPTCY RULE 1073-2(b)

DEBTOR(S): Josephine Musmanno **CASE NO.: __________**

Pursuant to Local Bankruptcy Rule 1073-2(b), the debtor (or any other petitioner) hereby makes the following disclosure concerning Related Cases, to the petitioner's best knowledge, information and belief:

[NOTE: Cases shall be deemed "Related Cases" for purposes of E.D.N.Y. LBR 1073-1 and E.D.N.Y. LBR 1073-2 if the earlier case was pending at any time within six years before the filing of the new petition, and the debtors in such cases: (i) are the same; (ii) are spouses or ex-spouses; (iii) are affiliates, as defined in 11 U.S.C. § 101(2); (iv) are general partners in the same partnership; (v) are a partnership and one or more of its general partners; (vi) are partnerships which share one or more common general partners; or (vii) have, or within 180 days of the commencement of either of the Related Cases had, an interest in property that was or is included in the property of another estate under 11 U.S.C. § 541(a).]

[X] NO RELATED CASE IS PENDING OR HAS BEEN PENDING AT ANY TIME.

[ ] THE FOLLOWING RELATED CASE(S) IS PENDING OR HAS BEEN PENDING:

1. CASE NO.: JUDGE: DISTRICT/DIVISION:

2. CASE STILL PENDING (Y/N): N [If Closed] Date of closing:

CURRENT STATUS OF RELATED CASE:

MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above): ________________________________

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE:____

____

2. CASE NO.: JUDGE: DISTRICT/DIVISION:

CASE STILL PENDING (Y/N): ____N_________ [If Closed] Date of closing:

CURRENT STATUS OF RELATED CASE Voluntarily Dismissed without Prejudice
(Discharged/awaiting discharge, confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above): ________________________________

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE:

____

____

3. CASE NO.: _________ JUDGE:_____________________ DISTRICT/DIVISION: ________________________________

CASE STILL PENDING (Y/N): _N___ [If Closed] Date of closing: ______________________________________

CURRENT STATUS OF RELATED CASE: ____
(Discharged/awaiting discharge, confirmed, dismissed, etc.)

MANNER IN WHICH CASES ARE RELATED (Refer to NOTE above): ________________________________

REAL PROPERTY LISTED IN DEBTOR'S SCHEDULE "A" ("REAL PROPERTY") WHICH WAS ALSO LISTED IN SCHEDULE "A" OF RELATED CASE:____

____

NOTE: **Pursuant to 11 U.S.C. § 109 (g), certain individuals who have had prior cases dismissed within the preceding 180 days may not**

be eligible to be debtors. Such an individual will be required to file a statement in support of his/her eligibility to file.

TO BE COMPLETED BY DEBTOR'S ATTORNEY, AS APPLICABLE:

I am admitted to practice in the Eastern District of New York (Y/N):____Y____

CERTIFICATION (to be signed by pro se debtor/petitioner or debtor/petitioner's attorney, as applicable):

I certify under penalty of perjury that the within bankruptcy case is not related to any case now pending or pending at any time, except as indicated elsewhere on this form

__/s/Thomas A. Farinlla_______
Signature of Debtor's Attorney

____
Signature of Pro Se Debtor

____
Mailing Address of Debtor

____
City, State, Zip Code

____
Area Code and Telephone Number

Failure to fully and truthfully provide all information required by the E.D.N.Y. LBR 1073-2 Statement may subject the debtor or any other petitioner and their attorney to appropriate sanctions, including without limitation conversion, the appointment of a trustee or the dismissal of the case with prejudice.

NOTE: Any change in address must be reported to the Court immediately IN WRITING. Dismissal of your petition may otherwise result.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	$0.00		
B - Personal Property	Yes	4	$5,076.47		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		$0.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	1		$37,260.18	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			$1,189.53
J - Current Expenditures of Individual Debtor(s)	Yes	1			$1,675.00
Total Number of Sheets of ALL Schedules >		13			
Total Assets >			$5,076.47		
Total Liabilities >				$37,260.18	

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **14** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **03/30/2005** Signature **/s/ Josephine Musmanno**
Josephine Musmanno

Date ______________ Signature ______________

[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

SCHEDULE A (REAL PROPERTY)

Description And Location Of Property	Nature Of Debtor's Interest In Property	Husband, Wife, Joint Or Community	Current Market Value Of Debtor's Interest In Property, Without Deducting Any Secured Claim Or Exemption	Amount Of Secured Claim
Co-op Apartment (Elechester) Co-op cannot be sold.	Residence	-	$0.00	$0.00
		Total:	**$0.00**	

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand	-	$50.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking account - Greenpoint Savings Bank Checking account - Amalgamated Bank	- -	$1,000.00 $3,500.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings including audio, video and computer equipment.	X			
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.	X			
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
			Total >	**$4,550.00**

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		Stocks	-	$526.47
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
			Total >	**$5,076.47**

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X			
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment, and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
			Total >	**$5,076.47**

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

SCHEDULE B (PERSONAL PROPERTY)

Continuation Sheet No. 3

Type of Property	None	Description and Location of Property	Husband, Wife, Joint or Community	Current Market Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
			Total >	**$5,076.47**

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

SCHEDULE C (PROPERTY CLAIMED AS EXEMPT)

Debtor elects the exemptions to which debtor is entitled under: (Check one box)

☐ 11 U.S.C. Sec. 522(b)(1): Exemptions provided in 11 U.S.C. Sec. 522(d). Note: These exemptions are available only in certain states.

☑ 11 U.S.C. Sec. 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Cash on hand	Debtor & Creditor Law § 283	$50.00	$50.00
Checking account - Greenpoint Savings Bank	Debtor & Creditor Law § 283	$1,000.00	$1,000.00
Checking account - Amalgamated Bank	Debtor & Creditor Law § 283	$1,450.00	$3,500.00
		$2,500.00	**$4,550.00**

IN RE: **Josephine Musmanno**

CASE NO ____________________
(If Known)

CHAPTER **7**

SCHEDULE D (CREDITORS HOLDING SECURED CLAIMS)

☑ Check this box if debtor has no creditors holding secured claims to report on Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
						Total for this Page (Subtotal) >	**$0.00**	**$0.00**
						Running Total >	**$0.00**	**$0.00**

No continuation sheets attached

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

SCHEDULE E (CREDITORS HOLDING UNSECURED PRIORITY CLAIMS)

☑ Check this box if debtor has no creditors holding unsecured priority claims to report on Schedule E.

TYPES OF PRIORITY CLAIMS

(Check the appropriate box(es) if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. Sec. 507(a)(2).

☐ **Wages, salaries, and commissions**
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees, up to a maximum of $4,925 per employee, earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided by 11 U.S.C. Sec. 507(a)(3).*

☐ **Contributions to employee benefit plans**
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. Sec. 507(a)(4).

☐ **Certain farmers and fishermen**
Claims of certain farmers and fishermen, up to a maximum of $4,925 per farmer or fisherman, against the debtor, as provided in 11 U.S.C. Sec. 507(a)(5).*

☐ **Deposits by individuals**
Claims of individuals up to a maximum of $2,225 for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. Sec. 507(a)(6).*

☐ **Alimony, Maintenance, or Support**
Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. Sec. 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**
Taxes, customs duties, and penalties owing to federal, state, and local government units as set forth in 11 U.S.C. Sec. 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. Sec. 507(a)(9).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**
Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. Secs. 326, 328, 329 and 330.

** Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

No continuation sheets attached

IN RE: **Josephine Musmanno**

CASE NO ____________________
(If Known)

CHAPTER **7**

SCHEDULE F (CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS)

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: **xxxx-xxxx-xxxx-5793** **BANK OF AMERICA** **ATTENTION: COLLECTION DEPARTMENT** **PO BOX 2284** **BREA CA 92822**		-	DATE INCURRED: **98-05** CONSIDERATION: **Credit Card** REMARKS:				**$9,568.18**
ACCT #: **xxxx-xxxx-xxxx-0224** **CAPITAL ONE** **Attention: Bankruptcy Unit** **PO Box 85667** **Richmond, VA 23285**		-	DATE INCURRED: **98-05** CONSIDERATION: **Credit Card** REMARKS:				**$6,327.11**
ACCT #: **xxxx-xxxx-xxxx-2532** **CHASE** **PO BOX 659798** **SAN ANTONIO, TX 78265**		-	DATE INCURRED: **98-05** CONSIDERATION: **Credit Card** REMARKS:				**$670.59**
ACCT #: **xxxx-xxxx-xxxx-9295** **DISCOVER CARD SERVICES** **ATTENTION: BANKRUPTCY DEPT.** **PO BOX 8003** **HILLIARD, OH 43026**		-	DATE INCURRED: **98-05** CONSIDERATION: **Credit Card** REMARKS:				**$8,644.71**
ACCT #: **xxxxxxxx3020** **MACY'S** **ATTN: BANKRUPTCY DEPT** **9111 DUKE BOULEVARD** **MASON, OH 45040**		-	DATE INCURRED: **98-05** CONSIDERATION: **Credit Card** REMARKS:				**$87.05**
ACCT #: **xxxxxxxxxxx5984** **MBNA AMERICA** **ATTN: BANKRUPTCY DEPARTMENT** **P.O.Box 15971** **Wilmington DE 19850**		-	DATE INCURRED: **98-05** CONSIDERATION: **Credit Card** REMARKS:				**$11,962.54**

No continuation sheets attached

Total for this Page (Subtotal) >	**$37,260.18**
Running Total >	**$37,260.18**

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno**

CASE NO

CHAPTER **7**

SCHEDULE G (EXECUTORY CONTRACTS AND UNEXPIRED LEASES)

☑ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

SCHEDULE H (CODEBTORS)

☑ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

SCHEDULE I (CURRENT INCOME OF INDIVIDUAL DEBTOR(S))

Debtor's Marital Status	Dependents of Debtor and Spouse (Names, Ages and Relationships)					
	Name	Age	Relationship	Name	Age	Relationship
Married	Antoinette Musmanno	15	daughter			
	Christina Musmanno	12	daughter			

Employment	**Debtor**	**Spouse**
Occupation	Cashier	
Name of Employer	Pathmark	
How Long Employed	2 weeks	
Address of Employer	Flushing, NY	

Income: (Estimate of average monthly income)	***DEBTOR***	***SPOUSE***
Current monthly gross wages, salary, and commissions (prorate if not paid monthly)	$446.90	
Estimated monthly overtime	$0.00	
SUBTOTAL	**$446.90**	
LESS PAYROLL DEDUCTIONS		
A. Payroll taxes (includes social security tax if B. is zero)	$22.62	
B. Social Security Tax	$27.69	
C. Medicare	$6.50	
D. Insurance	$0.00	
E. Union dues	$0.00	
F. Retirement	$0.00	
G. Other (specify) City-Local Tax	$0.56	
H. Other (specify)	$0.00	
I. Other (specify)	$0.00	
J. Other (specify)	$0.00	
K. Other (specify)	$0.00	
SUBTOTAL OF PAYROLL DEDUCTIONS	**$57.37**	
TOTAL NET MONTHLY TAKE HOME PAY	**$389.53**	
Regular income from operation of business or profession or farm (attach detailed stmt)	$0.00	
Income from real property	$0.00	
Interest and dividends	$0.00	
Alimony, maintenance or support payments payable to debtor for the debtor's use or that of the dependents listed above	$0.00	
Social Security or other government assistance (specify)	$0.00	
Pension or retirement income	$0.00	
Other monthly income (specify below)		
1. Husband Contributions	$800.00	
2.	$0.00	
3.	$0.00	
TOTAL MONTHLY INCOME	**$1,189.53**	

TOTAL COMBINED MONTHLY INCOME $1,189.53 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno**

CASE NO

CHAPTER **7**

SCHEDULE J (CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S))

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. If box is checked, complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rental for mobile home)	$710.00
Are real estate taxes included? ☑ Yes ☐ No	
Is property insurance included? ☑ Yes ☐ No	
Utilities: Electricity and heating fuel	
Water and sewer	
Telephone	$200.00
Other: Cable	$85.00
Home maintenance (repairs and upkeep)	$25.00
Food	$400.00
Clothing	
Laundry and dry cleaning	$50.00
Medical and dental expenses (not covered by insurance)	$75.00
Transportation (not including car payments)	$80.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	
Charitable contributions	
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	
Life	$50.00
Health	
Auto	
Other:	
Taxes (not deducted from wages or included in home mortgage payments)	
Specify:	
Installment payments: (In Chapter 12 and 13 cases, do not list payments included in the plan)	
Auto:	
Other:	
Other:	
Other:	
Alimony, maintenance, and support paid to others:	
Payments for support of add'l dependents not living at debtor's home:	
Regular expenses from operation of business, profession, or farm (attach detailed statement)	
Other:	
Other:	
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	**$1,675.00**

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income
B. Total projected monthly expenses (including separate spouse budget if applicable)
C. Excess income (A minus B)
D. Total amount to be paid into plan each (interval)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

None ☑

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☐

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
$301.00	**Year-to-date Employment Income**
$0.00	**2004 Employment Income**
	2003 Employment Income

None ☑

3. Payments to creditors

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than $600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

4. Suits and administrative proceedings, executions, garnishments and attachments

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None ☑

6. Assignments and receiverships

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

None ☑

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None ☑

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than $200 in value per individual family member and charitable contributions aggregating less than $100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None ☑

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None ☐

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Thomas A. Farinella, Esq. **180 West 20th Street** **Suite 4M** **New York, NY 10011**		**$800**

10. Other transfers

None ☑

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

11. Closed financial accounts

None ☑

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None ☑

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

13. Setoffs

None ☑

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None ☑

List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None ☑

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None ☑

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None ☑

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None ☑

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None ☑

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

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18. Nature, location and name of business

None ☑

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

None ☑

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. Section 101.

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None ☑

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None ☑

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None ☑

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None ☑

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

---

20. Inventories

None ☑

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None ☑

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

21. Current Partners, Officers, Directors and Shareholders

None ☑

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None ☑

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None ☑

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None ☑

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distributions by a corporation

None ☑

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group

None ☑

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six-year period immediately preceding the commencement of the case.

25. Pension Funds

None ☑

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six-year period immediately preceding the commencement of the case.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of **6** sheets, and that they are true and correct.

Date **03/30/2005**

Signature of Debtor **/s/ Josephine Musmanno**
Josephine Musmanno

Date **03/30/2005**

Signature of Joint Debtor (if any) ______

Penalty for making a false statement: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. Sections 152 and 3571

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

DESCRIPTION OF PROPERTY	CREDITOR'S NAME

None

b. Property to Be Retained. (Check any applicable statement).

DESCRIPTION OF PROPERTY	CREDITOR'S NAME	Lien will be avoided pursuant to Sec. 522(f) and property will be claimed as exempt	Property is claimed as exempt and will be redeemed pursuant to Sec. 722	Debt will be reaffirmed pursuant to Sec. 524(c)	Debtor will continue making payments to creditor without reaffirming

None

Date **03/30/2005** Signature **/s/ Josephine Musmanno**
Josephine Musmanno

Date ______ Signature ______

BANK OF AMERICA
ATTENTION: COLLECTION DEPARTMENT
PO BOX 2284
BREA CA 92822

CAPITAL ONE
Attention: Bankruptcy Unit
PO Box 85667
Richmond, VA 23285

CHASE
PO BOX 659798
SAN ANTONIO, TX 78265

DISCOVER CARD SERVICES
ATTENTION: BANKRUPTCY DEPT.
PO BOX 8003
HILLIARD, OH 43026

INTERNAL REVENUE SERVICE-EASTERN DIST.
CHIEF, SPECIAL PROCEDURES
625 FULTON STREET, 10 METROTECH CTR
BROOKLYN NY 11201

INTERNAL REVENUE SERVICE-SOUTHERN DIST.
CHIEF, SPECIAL PROCEDURES
290 BROADWAY, 5TH FLOOR
NEW YORK, NY 10007

MACY'S
ATTN: BANKRUPTCY DEPT
9111 DUKE BOULEVARD
MASON, OH 45040

MBNA AMERICA
ATTN: BANKRUPTCY DEPARTMENT
P.O.Box 15971
Wilmington DE 19850

NYC Department of Finance
PO Box 32
Church Street Station
New York, NY 10008

NYS Department of Taxation and Finance
Bankruptcy Unit
PO Box 530
Albany, NY 12201

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF NEW YORK
BROOKLYN DIVISION

IN RE: **Josephine Musmanno** CASE NO

CHAPTER **7**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 03/30/2005 Signature **/s/ Josephine Musmanno**
Josephine Musmanno

Date ______________ Signature ______________